

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS

DS127155

2020 OCT 13 PM 1:25

CLERK'S OFFICE

DS

DETRA KATRINE GARDNER (aka MAYS, C/
Plaintiff

v.

3 - 20 CV 3112 - G

Civil Action No.

SILAS GRAVES, MARION MAYS MARTIN, ET. AL.
Defendant

COMPLAINT

This Civil Action is presented due to the CIVIL RIGHTS of the PLAINTIFF DETRA KATRINE GARDNER, by the listed DEFENDANTS AND OTHER PARTICIPANTS who will not be IDENTIFIED because of the COVERT OPERATION of the UNITED STATES MILITARY and OTHERS and their INTENT to DEFRAUD THE VETERANS ADMINISTRATION. THE WHITEHOUSE VETERANS HOTLINE is in receipt of this complaint, File # 373380 Date: 10/7/2020. Operator#30743. INTENT TO WRONGFULLY COMMIT PLAINTIFF TO MENTAL INSTITUTION, INTENT TO DEED PROPERTY GUARANTEED BY VA MORTGAGE TO NON-VETERAN WITHOUT JUSTIFICATION, INTENT TO REMOVE THE ABILITY TO GAIN ACCESS TO RESIDENCE AND GAVE AWAY PLAINTIFF'S PERSONAL ITEMS WITH THE INTENT TO NEVER LET PLAINTIFF RETURN TO RESIDENCE BY COMMITTING PLAINTIFF TO MENTAL INSTITUTION. INTENT TO CONTINUOUSLY HARASS WHISTLEBLOWER FOR REPORTING VIOLATION OF HIPAA RIGHTS OF FIREFIGHTER CAND FOR DFW AIRPORT BY PERFORMING GANGSTALKING ACTS, A COVERT OPERATION NOT KNOWN TO PRESIDENT DONALD TRUMP. ABUSE OF ILLEGAL COMPUTER PROGR.

* Attach additional pages as needed.

Date OCTOBER 13, 2020
Signature Detra Katrine Gardner
Print Name DETRA KATRINE GARDNER
Address 2619 COVE DRIVE
City, State, Zip GRAND PRAIRIE, TX 75054
Telephone 202-317-1172

Detra K. Gardner

September 23, 2020

STATEMENT OF INTENT to DEFRAUD

VETERANS ADMINISTRATION HOME LOAN

PROPERTY LOCATED AT

1975 ENCLAVE COVE

SOUTHAVEN, MS

38672

September 23, 2020

TO WHOM IT MAY CONCERN:

I, Detra Katrine Gardner, being in good health, of sound and disposing mind and memory do make and declare this statement to be true to the best of my knowledge. This statement is being submitted for the proper authorities to perform a thorough and complete investigation to establish the intent to defraud the Federal Government Veteran's Administration division of Guaranteed Mortgage loans as part of benefits for those who served our country. I am a 100% disabled veteran who is very protective of the benefits that I earned and will allow no one to abuse them.

I am a WHISTLE BLOWER who has been the victim of illegal harrassment by those who are hired by the US Goverment operating in a COVERT OPERATION trained to treat what is called Targeted Individuals with extreme and undue criminal acts, which is deliberately overlooked in their process of Gangstalking.

Having full and complete access to all things that should be secure and confidential, I allowed my son Douglas Wright to have the trusted authority to handle my affairs. During the past year I was deceived by him. I revoked his right being a representative as my Power Of Attorney. He claims that he did not receive the REVOCATION with proper notifications. I sent it USPS via return receipt and his wife Taunya Wright signed for the letter. He insists that he did not receive it because he continued to act as my POA and signed a deed in my name without my knowledge, approval and agreement. He signed my home over to someone who had no rights or privilege to my home located at 1975 Enclave Cove, Southaven, MS 38672. He authorized my Sister Sarine Crystal Mays Johnson to have access knowing that she and I never had a relationship that would grant her the opportunity to take over my home. The deed was signed but there was no mortgage that she could afford nor presented during this transfer. Everyone who was in agreement with this arrangement had the intent for me to continue making payments on my VA loan without the knowledge of this unauthorized transaction. She had no job and could not afford this mortgage and clearly the house would have gone into foreclosure.

I was not told of this transfer and they would have used the payments made auto draft and did not feel the need to pay if I were committed to an institution. This is NOT the family that I can trust to treat me with love and Kindness as I have done for them.

Since the revocation of POA and removal from the sole BENEFICIARY of my insurance policies, my son has also committed insurance fraud by altering the Change of Beneficiary Form that was submitted to the Veterans Servicemen Life Insurance. That document was brought to my attention by two of the employees whom I have spoken with. Also, I faxed my change of beneficiary to another insurance company, who sent me a letter that I needed to send in a form, when it was received and the young lady stated that it was not downloaded into the system. My family conspired to have me committed into a mental institution so that they could take over my hard earned possessions working as a New York City Police Officer and rendered service to my country in the United States Air Force.

I must present this information to the Veteran's Administration department who provide the veteran with the certificate to obtain a guaranteed mortgage. I signed a document stating that I will pay back the money that I borrowed and will not defraud the government. I am seeking presenting this information to the proper authorities in order for this matter to be documented.

In addition to people who are related to me by blood, there has been a group of people who also assisted in the intent to defraud the government.

RESPONSIBLE PARTIES WHO KNEW OF THIS INTENT TO DEFRAUD AND DID NOT INFORM ME:

1. Mrs. Marion Mays - Mother / 8919 Sweet Flag Loop, Southaven, MS 38671
2. Ms. Dale Mays - Sister / 8919 Sweet Flag Loop, Southaven, MS 38671
3. Mr. George Mays - Brother / 68 Cumberland Walk, Apt. 10G, Brooklyn, NY 11205
4. Ms. Sarine Crystal Mays Johnson c/o Mays /8919 Sweet Flag Loop, Southaven, MS 38671 *Cerene Mays Johnson*
5. Mrs. Doreen F. Graves - Sister / 7317 Madelyn Cv, Horn Lake, MS 38637
6. Mr. Silas Graves - Brother in Law / 7317 Madelyn Cv, Horn Lake, MS 38637

7. Mr. Douglas L. Wright - Son / 236 Brittany Drive, Euless, TX 76039
8. Mr. Paul L. Wright, Wright and Associates, Washington, DC
9. Mrs. Taunya Wright - Daughter in Law / 236 Brittany Drive, Euless, TX 76039
10. Mr. Dennis Gardner - Son - Galveston, TX
11. Ms. Kimberly Epps - Daughter / PO Box 542376, Grand Prairie, TX 75054
12. Mr. Jeffrey A. Gardner - Grandson / PO Box 542376, Grand Prairie, TX 75054
13. Ms. Jaylyn A. Miller - Grandson / PO Box 542376, Grand Prairie, TX 75054
14. Mr. Earl Shannon - Pastor /7865 Weaver Rd, Olive Branch, MS 38654
15. Mrs. Catherine Shannon - Pastor's wife /7865 Weaver Rd, Olive Branch, MS 38654
16. Mr. Michael Williams - USPS Southaven Post Office -7550 Airways Blvd, MS 38671
17. Mr. Art USPS - Euless Post Office - Ector Drive, Euless, Texas 76039
18. Mr. Juan Arreguin, Wells Fargo Bank, 6300 Precinct Line Road, Hurst, TX 76054
19. Police Officer Frank McKay - City of Southaven Police Department 9/16/2020 Report to verify occupants in residence at 1975 Enclave Cv, Southaven, MS

Those individuals who elect to participate in the harassment of innocent individuals fear no prosecution for the illegal acts and do not exhibit any moral standards showing ethics and integrity. They are adult bullies who will not stop unless exposed by the President of the United States since these crimes are perpetrated by the military force and the President is the Chief. They use military planes to perform unbelievable harassment from the air and use us as guinea pigs for their experiments. They go to great lengths to cover up this evil and not be exposed.

I am submitting as much information as possible to SUPPORT this statement. I have shared this with several attorneys and THE SENATE CHAPLAIN - Dr. Barry Black. Because my character has been made to be not credible, that is why they feel that is easy to place me in a mental institution. I believe in doing and saying what is correct, but these people are dedicated to lying and creating horrific stories to make those who speak up to remain silent and accept the brutal crimes that are perpetrated against them.

I request that this information be brought to those who will seriously review this unfortunate situation and exonerate me from attempting to defraud the government. I have always tried to treat people as I wish to be treated. There was no need to steal my property when simply asking would have been the right thing to do.

Respectfully Submitted,

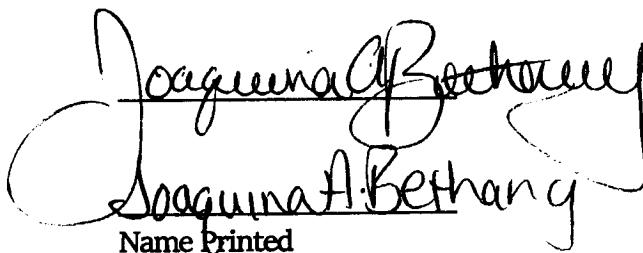
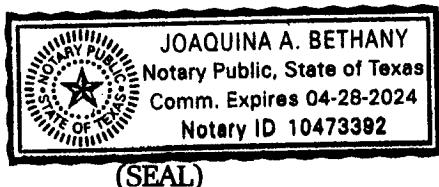


Ms. Detra K. Gardner
2619 Cove Drive
Grand Prairie, TX 75054
817-435-6001
Lodish10@aol.com

STATE OF TEXAS

COUNTY OF Tarrant

Before me, a Notary Public for the State of Texas, on this day personally appeared ms Detra K. Gardner, known to me to be the person whose name is subscribed to the foregoing document regarding the unauthorized transfer of deeded property located at 1975 Enclave Cv, Southaven, MS 38672, thereby creating a violation with the agreement of a veterans administration guaranteed loan; by me first duly sworn, declared that the statements therein contained are true and correct, on this 9th day of October 2020.



JOAQUINA A. BETHANY
Name Printed

I request that this information be brought to those who will seriously review this unfortunate situation and exonerate me from attempting to defraud the government. I have always tried to treat people as I wish to be treated. There was no need to steal my property when simply asking would have been the right thing to do.

Respectfully Submitted,

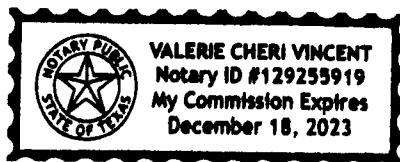


Ms. Detra K. Gardner
2619 Cove Drive
Grand Prairie, TX 75054
817-435-6001
Lodish10@aol.com

STATE OF TEXAS

COUNTY OF Tarrant

Before me, a Notary Public for the State of Texas, on this day personally appeared Detra Gardner, known to me to be the person whose name is subscribed to the foregoing document regarding the unauthorized transfer of deeded property located at 1975 Enclave Cv, Southaven, MS 38672, thereby creating a violation with the agreement of a veterans administration guaranteed loan; by me first duly sworn, declared that the statements therein contained are true and correct, on this September 24th, 2020.



(SEAL)



Valerie Vincent

Name Printed

TEXAS REVOCATION OF POWER OF ATTORNEY

STATE OF TEXAS §

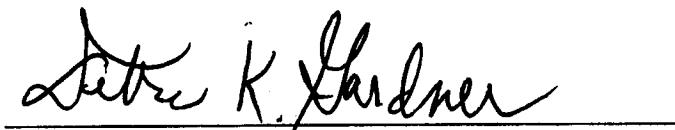
COUNTY OF TARRANT §

KNOW ALL MEN BY THESE PRESENTS

I, DETRA K. GARDNER, 2619 COVE DR, GRAND PRAIRIE, TX, 75054, (name and address)

hereby revoke all Powers of Attorney executed prior to the 14TH day of AUGUST,
2020, made by me and appointing DOUGLAS L. WRIGHT (SON), as my Attorney-in-Fact, and ON WAS INITIAL REVOKE, as my successor Attorney(s)-in-Fact.

IN WITNESS WHEREOF, I have hereunto set my hand on this the 14TH day of
AUGUST, 2020.


Signature of Principal

The foregoing Revocation was signed by Detra K. Gardner in our presence, and we, at her request and in her presence, and in the presence of each other, each of us being over the age of 18 years, have hereunto subscribed our names as Witnesses on this the 14 day of August, 2020

Witness

Witness

Street Address

Street Address

City, State and Zip Code

City, State and Zip Code

STATE OF TEXAS

§

COUNTY OF Tarrant

§
§

BEFORE ME, the undersigned authority, on this day personally appeared

Detra Gardner (principal), who, having been duly sworn, states that she is executing this Revocation in the presence of the two Witnesses as shown above and for the purposes therein expressed.

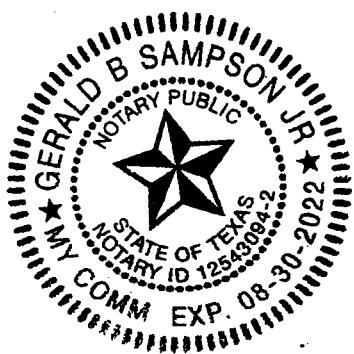
SWORN TO, SUBSCRIBED AND ACKNOWLEDGED BEFORE ME by

Detra Gardner

and by the said witnesses

and _____

on this 14 day of AUGUST, 2020.




Notary Public, State of Texas



Page 3 August 14, 2020 Detra K. Gardner

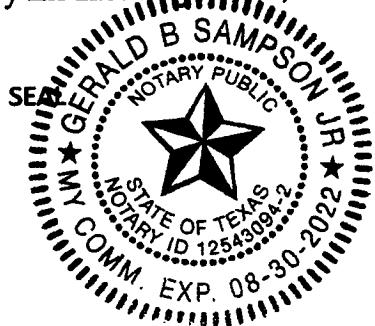
The purpose for this second REVOCATION OF POWER OF ATTORNEY, listing Douglas L. Wright, as Attorney in Factr, is to ensure that the REVOCATION IS IN FORCE. Earlier in the week, while Mr. Wright was present at my home, located 2619 Cove Drive, Grand Prairie, TX 75054, he came inside expressing great frustration and anger. He yelled at me stating that he was the only one doing things for me and that I needed to go downstairs into the garage with him to look at the condition of a spare tire for my 2006 -Dodge DURANGO. When I arrived downstairs at the garage door not wanting to go into the garage, he then proceeded to grab both of my arms and force me into the garage. I understood his great frustration while trying to be a caregiver, husband and father. I have never seen my son act out of character as he did that night. He has been the only one of my three adult children trying to assist me with daily living tasks, however, I learned that his caring for me was not sincere or genuine, but it was being done with an intended purpose to commit me to a mental institution as my Power of Attorney. This would leave all of my financial earnings in his care. I will not press charges, however, I need him to stay away from me along the rest of his siblings, all of my siblings or anyone else who endorsed his unseemingly behavior. I am no longer interested in attaching myself to any so called blood relatives living in any of the 50 United States. As a disabled veteran, there are many services and resources that I will investigate and attempt to avail myself to. I am submitting this respectfully, with humility and have no intentions for exercising any retaliation.

Detra K. Gardner, 2619 Cove Drive, Grand Prairie, TX 75054, 817-875-4438

State of Texas

County of Tarrant

Before me, a notary public, on this day personally appeared Detra Gardner, known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared that the statements therein contained are true and correct.

A handwritten signature in black ink, appearing to read "Detra Gardner".

Notary Public Signature

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

DETRA CARMICHAEL,
Plaintiff,

vs.

**DALLAS-FORT WORTH
INTERNATIONAL AIRPORT PUBLIC
FACILITY IMPROVEMENT
CORPORATION D/B/A DALLAS
FORT WORTH INTERNATIONAL
AIRPORT BOARD**

AND

**DALLAS/FORT WORTH AIRPORT
INTERFAITH CHAPLAINCY, INC.
D/B/A DFW AIRPORT INTERFAITH
CHAPLAINCY,**

Defendants.

CIVIL ACTION NO: 3-10-CV1024-G

JOINT REPORT

Pursuant to the Court's Order of Oct. 19, 2010, counsel for the Parties conferred on November 5, 2010. Participating in the conference were D. George Brode for Plaintiff Detra Carmichael, Brent S. Lee for Defendant Dallas/Fort Worth Airport Interfaith Chaplaincy, Inc. and Kevin M. Curley for Defendant Dallas/Fort Worth International Airport Board. Pursuant to the Court's Order of Oct. 19, 2010, the Parties submit the following report:

(1). Nature of the case and position of the Parties:

Plaintiff: Plaintiff was discriminated against by her employer, Defendant Dallas/Fort Worth International Airport Board: (1) on the basis of race (African-American) in violation of Title VII of the Civil Rights Act of 1964, 42 U.S.C. § 2000(e) et seq., , 42 U.S.C. § 1981, and the Texas Commission on Human Rights Act; and (2) age in violation



Manual For Organized Gang Stalking Operations.... FBI's COINTELPRO, Operation Gladio, NATO Stay Behind Armies, and Ongoing Global U.S. Military "Unconventional"/"Civil-Military"/"Psy-War"/"Information War" Operations

Chapter 18 Overview of Harassment Methods Used By (FBI's) COINTELPRO, (OPERATION) GLADIO, Covert Community Recruits and Stay Behind (Armies): (OR "Instruction Manual for Community Gang Stalkers")

From Dr. Rauni-Leena Luukanen Kilde's "Bright Light on Black Shadows"

ETK Instruction: I have reproduced Dr. Rauni Kilde's chapter 18 here because it is an instruction manual for community gang stalkers. These same techniques, and perhaps this same manual, were evidently also used in the FBI's COINTELPRO (counter-intelligence program) and Operation Gladio/Stay Behind Operations in Europe between about 1950 and 1990. They also accurately describe the U.S. Military-Intelligence's ongoing, global gang stalking operations as documented in "New World War: Revolutionary Methods for Political Control" by Mark M. Rich (2011). All these top-secret operations went on, officially undetected, for decades; Gladio/Stay Behind functioned secretly and illegally throughout Europe for four decades, when it was exposed in 1990 by Italian Prime Minister Andriotti. Shortly thereafter, the European Parliament made a resolution condemning Gladio (see Appendix 1), but acknowledged that it may still be operational!

Like American author, Gloria Naylor (see her book, "1996"), and countless others, Dr. Rauni Kilde was a "Targeted Individual" (TI) for decades. She was harassed, defamed, tortured, and eventually, on Feb. 9, 2015, murdered in this program.

-Target's landlord.

-Target's neighbors.

-Tradesmen who are likely to service the target's home, car, or business.

-Bus drivers on the target's route.

-Local children.

-City employees, including emergency medical technicians, ambulances.

-Homeless shelter staff and residents where applicable.

-Family members (surprisingly, many are ready to believe negative information.)

-Especially, personnel at places the target applies for work.

How intensely (these sabotage operations are carried out) is governed mainly by the need to prevent the target from (learning) that the negative rumors are being spread. The goal is to keep negative information covertly flowing into the community, in such a way that those receiving the information aren't likely to tell the target. One might think that friends and family members would instantly notify the target and side with the target. Fortunately, experience shows that co-operating friends and family is surprisingly easy, once they are informed about the target's criminal record. The Headquarters staff have developed techniques which by and large prevent that, but those techniques are beyond the scope of this manual. Suffice it to say that it is possible to apply "incentives" which cause even people closest to the target to cooperate. These incentives are applied by specialists from our organization at higher than the local level. For the community-level CBA, the work of sabotaging the reputation of the target takes the form of simply carrying out instructions from your Control Center as to what you say to whom, how, and when.

6. DISCREDITING TARGETS

While the powerful silent support of operations by the justice and psychiatric systems has been sufficient to prevent the target from informing the public, the area of discrediting targets is an ongoing activity. Like sabotaging the target's reputation, discrediting their public statements, web sites, media appearances, letters to the editor and the like are done under the supervision of psychologists and psychiatrists on their staff. If a community-based agent (CBA) has a good track record of independently carrying out assignments, and has access to a computer, the CBA may apply to the local Control Center for assignment to discredit work. Excellent communications skills are required. Some of the activities CBAs carry out under supervision are:

-Monitoring message boards, blogs, and open media like Italy media for target posts.

This is normally done in special shifts and under scheduling and control at a higher level than your local CC. This monitoring is assisted by blog scanning software which will detect and instantly flag posts relating to activities. The CBA doing this work will immediately reply with comments like "Someone isn't taking their medication" or "target name" has provided absolutely no evidence." The CBA will then report the post to higher level supervisors for possibly more detailed responses.

-Monitoring newspapers in your area for letters to the editor regarding activities. Most editors and many reporters have been recruited and are willing to assist in keeping the important work of monitoring and neutralizing quiet, but once in a while, a letter to the editor will slip through. In this case, comments like "Someone isn't taking their medication" are not an appropriate response. Transcribe and forward such a letter to the editor to the supervisor, along with your proposed response. The supervisor may edit your response, and will assist in ensuring your response is printed.

-Your supervisor will have staff monitoring upcoming talk show appearances by targets. While most talk show hosts, even those somewhat sympathetic to targets, have received discrediting information and often will not host targets, some targets do manage to get on the air. In this case, your supervisor will not assign you to call in to the show, and instruct you as to appropriate things to say, such as rebuking the target's claims, pretending to be a target calling and making "wacky" statements such as "UFOs are harassing me," or pulling the discussion away from real activities and to something like "media mind control."

-Agents who have excellent persuasive communication skills can be assigned, with careful coaching and preparation from supervisor, to pretend to be a target and get on talk shows known to air targets as the guest. These opportunities are great ways to discredit targets by talking about UFOs, things like black helicopters following you, full beamers, satellites "parading" just above your home, and perhaps events normally considered "paranormal" like seeing things that appear and disappear. These discrediting topics must be a total surprise to the host, only mentioned after the show is in progress.

-CBA can "casually" describe the "odd behavior" exhibited by the target as a result of around the clock activities to the target's neighbors. The idea is to focus the neighbors' attention to the target's behavior, hinting that maybe the target is mentally ill. This is easy once the target has developed suspicion that "everyone is out to get" him or her.

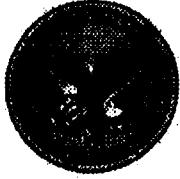
It is a special "honor" for CBAs to be chosen for target discrediting work.

7. TRADE-RELATED PUNISHMENT

This section will give some examples of ways community-based agents (CBAs) with specific trades or situations in the community can apply deniable punishment to targets.

-Underground utility crews, where the management has been recruited, schedule messy, noisy maintenance at the target's home (or business if the target runs a business). This can include having the street torn up for extended periods, or repeatedly. Funding for unneeded work is available from headquarters. Taxi drivers can delay arriving when called by the target, especially when going to the airport.

-Bus drivers have leeway, in nasty weather for example, to stop one stop away from awaiting target and wait there for perhaps 5 minutes, ostensibly to "get back on schedule." This can also cause a target to miss connections with the next bus or train. This



DEPARTMENT OF VETERANS AFFAIRS
Insurance Center
P. O. Box 7208
Philadelphia, PA 19101

08/25/2020

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DETTRA K GARDNER
2619 COVE DR
GRAND PRAIRIE TX 75054

In Reply Refer To:
RH50088462
GARDNER, DETRA K
310/295B

Dear Mr. Gardner:

We have received your beneficiary designation. Your insurance will be paid based on that designation. You may, however, change your beneficiaries at any time, but you must submit the change to the Department of Veterans Affairs in writing in order for it to replace this one.

We call your attention to the following:

You have listed both your Trust and your grandchildren in the area for **PRINCIPAL** (a person who is to get the money first) beneficiaries. You have not designated the share that you want each of your Principal beneficiaries to receive. As stated in the instructions, we will pay equal shares (1/4th) when no shares are designated **IF THIS IS NOT WHAT YOU WANTED, PLEASE LET US KNOW.**

If you need to contact us, see below. If you write to us, please include your daytime phone number and the insurance file number shown above.

You can download (enter the form number and name) by visiting the Insurance website below:
<https://www.benefits.va.gov/INSURANCE/resources-forms.asp>

Sincerely yours,

Dalia Ghosal
CLAIMS ASSISTANT



DEPARTMENT OF VETERANS AFFAIRS
Insurance Center
P. O. Box 7208
Philadelphia, PA 19101

08/25/2020

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DETRA K GARDNER
2619 COVE DR
GRAND PRAIRIE TX 75054

In Reply Refer To:
RH50088462
GARDNER, DETRA K
310/295B

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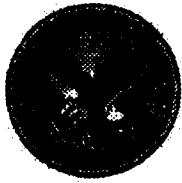
You have listed both your TRUST and your grand children in the area for **PRINCIPAL** (a person who is to get the money first) beneficiaries. You have not designated the share that you want each of your principal beneficiaries to receive. As stated in the instructions, we will pay equal shares when no shares are designated. **IF THIS IS NOT WHAT YOU WANTED, PLEASE LET US KNOW.**

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<https://www.benefits.va.gov/INSURANCE/resources-forms.asp>

Sincerely yours,

Dalia Ghosal
CLAIMS ASSISTANT



Insurance Fraud, Change of Beneficiary

DEPARTMENT OF VETERANS AFFAIRS
Insurance Center
P. O. Box 7208
Philadelphia, PA 19101

08/25/2020

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DETRA K GARDNER
2619 COVE DR
GRAND PRAIRIE TX 75054

In Reply Refer To:
RH50088462
GARDNER, DETRA K
310/295B

Dear Mr. Gardner:

29-233b
Detra K. Gardner

We have received your beneficiary designation. Your insurance will be paid based on that designation. You may, however, change your beneficiaries at any time, but you must submit the change to the Department of Veterans Affairs in writing in order for it to replace this one.

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<https://www.benefits.va.gov/INSURANCE/resources-forms.asp>

Sincerely yours,

Mrs. Carl

Dalia Ghosal

CLAIMS ASSISTANT



DEPARTMENT OF VETERANS AFFAIRS
Insurance Center
P. O. Box 42954
Philadelphia, PA 19101

09/08/2020

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 DETRA K GARDNER
2619 COVE DR
GRAND PRAIRIE TX 75054

In Reply Refer To:
RH50088462
RH50206291
310/292A2DC

Dear Mr. Gardner:

If you need to contact us, see below. If you write to us, please include your daytime phone number.

Sincerely yours,

Darrell Coleman
Policyholders Services Division

NYL
Beneficiary FormMember
AARP - ID: 322884694-1

Important Note: This Beneficiary Designation cancels any prior beneficiary designation and shall be effective on the date received by the Company

Policyholder: Detra K. Gardner Policy Contract A4350680

Individual Covered Person	SSN# and DOB:	Phone#	
Street Address (please include apartment # as applicable)	City	State	Zip

THE BENEFICIARY FOR THE POLICY SHALL BE:

Primary Beneficiary				
Name	Address	SSN# and DOB	Relationship to the Covered Person	% of Death Benefit Payable to Beneficiary (must total 100%)

TRUST	#2292	100%
Detra K. Gardner	9-13-1956	
2619 Cole Drive		
Grand Prairie, TX 75054	(817) 875-4438	

In the event, and only in the event, that all Primary Beneficiaries predecease me, then the proceeds shall be payable to the following Contingent Beneficiaries

Contingent Beneficiary				
Name	Address	SSN# and DOB	Relationship to the Covered Person	% of Death Benefit Payable to Beneficiary (must total 100%)
Taryn Wright	A6782355			
Jaylyn Byrd	A6779563			
Alana Whistler	A6782339			

Insured's Signature: Detra K. Gardner
 Insured's Printed Name: Detra K. Gardner
 Date: 8-16-2020

In case I name more than one person in a group of beneficiaries, whether as the Primary beneficiaries or as the Contingent beneficiaries, then unless I otherwise direct in writing above, each designated beneficiary in a group shall share equally in the amount to be paid under the covering policy. In the event any designated beneficiary (ies) in a group predeceases me, then the remaining beneficiary (ies) in that group of beneficiaries shall share equally in the life insurance proceeds to be paid under the policy.

100-12711

NYLAARP.COM

800-260-8865
8-8 EST



DEPARTMENT OF VETERANS AFFAIRS
Insurance Center
P. O. Box 42954
Philadelphia, PA 19101

09/08/2020

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DETRA K GARDNER
2619 COVE DR
GRAND PRAIRIE TX 75054

In Reply Refer To:
RH50088462
RH50206291
310/292A2DC

Dear Mr Gardner.

If you need to contact us, see below. If you write to us, please include your daytime phone number.

Sincerely yours,

Darrell Coleman

NYL
Beneficiary FormMember
AARP - ID: 322884694-1

Important Note: This Beneficiary Designation cancels any prior beneficiary designation and shall be effective on the date received by the Company

Policyholder: Detra K. Gardner Policy Contract A4350680

Individual Covered Person	SSN# and DOB:	Phone#
---------------------------	---------------	--------

Street Address (please include apartment # as applicable)	City	State	Zip
---	------	-------	-----

THE BENEFICIARY FOR THE POLICY SHALL BE:

Primary Beneficiary				
Name	Address	SSN# and DOB	Relationship to the Covered Person	% of Death Benefit Payable to Beneficiary (must total 100%)

TRUST	#2292	100%
Detra K. Gardner 2619 Cole Drive Grand Prairie, TX 75054	9-13-1956	
	(817) 875-4438	

In the event, and only in the event, that all Primary Beneficiaries predecease me, then the proceeds shall be payable to the following Contingent Beneficiaries

Contingent Beneficiary				
Name	Address	SSN# and DOB	Relationship to the Covered Person	% of Death Benefit Payable to Beneficiary (must total 100%)
Taryn Wright	A6782355			
Jaylyn Byrd	A6779563			
Alana Wright	A6782339			

Insured's Signature: Detra K. Gardner
Insured's Printed Name: Detra K. Gardner
Date: 8-16-2020

In case I name more than one person in a group of beneficiaries, whether as the Primary beneficiaries or as the Contingent beneficiaries, then unless I otherwise direct in writing above, each designated beneficiary in a group shall share equally in the amount to be paid under the covering policy. In the event any designated beneficiary (ies) in a group predeceases me, then the remaining beneficiary (ies) in that group of beneficiaries shall share equally in the life insurance proceeds to be paid under the policy.

NYLAARP.COM

800-260-8865
8-8 EST

100-12711

DK T EK 4,070 PG 275

MIN: 100301804700102162
VA Number: 23-23-6-0370365

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE
APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS
OR ITS AUTHORIZED AGENT.**

THIS V.A. GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 6th day of November, 2015, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to

Community Bank of Mississippi

(herein "Lender")

and covering the Property described in the Security Instrument and located at

1975 Enclave Cv

Southaven, MISSISSIPPI 38672

(Property Address)

V.A. GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 18 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

VA Guaranteed Loan & Assumption Policy Rider

Page 1 of 3

DB, Inc.

Borrower(s) Initials DKG _____

AP 11/09/15 10:01:30
OK W BK 777 PG 647
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Space Above This Line for Recording Data

Prepared by  & Return to: First National Financial Title Services, LLC, Lawrence F. Hatten, III, Attorney (MS Bar# 101536),
6888 Cobblestone Blvd, Ste 2, Southaven, MS 38672 (901) 901-5439

SPECIAL WARRANTY DEED
PHA Case No. 281-349432

Grantor(s): Secretary of Housing and Urban Development
Address: 40 Marietta Street N.W., Atlanta, GA 30303
Phone: 404-331-4576 (Only Number)

Grantee(s): Detra K Gardner
Address: 1975 Enclave Cove, Southaven, MS 38672
Phone: 662-280-0075 (Home) N/A (Work, if any)

THIS DEED SHALL NOT BE IN EFFECT UNTIL: November 06, 2015

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned Grantor, SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., does hereby grant, bargain, sell, convey, confirm and specially warrant unto DETRA K GARDNER, a single person, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

Lot 169, Section "F", Lakes of Nicholas Subdivision, Section 17, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 92, Page 22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

BEING the same property conveyed to Secretary of Housing and Urban Development by Special Warranty Deed from Bank of America, N.A., dated June 01, 2015, recorded August 20, 2015, in Book 771, Page 253, Chancery Clerk's Office of DeSoto County, Mississippi.

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee, forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the Grantor.

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy reserves lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

2

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and subject to any state of facts as accurate survey would disclose.

IN WITNESS WHEREOF, the undersigned James H. Douglas, who acknowledged that she/he is HUD's Delegated Authority of PRIMCO Limited and has set her/his hand and seal for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F.R. 4837-D-57 (July 25, 2005), as amended.

Secretary of Housing and Urban Development

As HUD's Designated Agent
By: PEMCO Limited
Its: Authorized Signatory

STATE OF GEORGIA
COUNTY OF ~~ATLANTA~~ *Cobb*

Personally appeared before me, the undersigned authority in and for the said county and state, on this _____ day of July, 2005 within my jurisdiction, the within named Deborah J. Davis, who acknowledged that she/he is HUD's Delegated Authority of PEMCO Limited and has set her/his hand and seal for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F.R. 4837-D-57 (July 25, 2005), as amended, and as the act and deed of PEMCO Limited and the Secretary of Housing and Urban Development, she/he executed the above and foregoing instrument after having been duly authorized by PEMCO Limited and the Secretary of Housing and Urban Development so to do.



A circular notary seal for Cobb County, Georgia. The outer ring contains the text "NOTARY PUBLIC" at the top and "COBB COUNTY, GEORGIA" at the bottom. The center of the seal contains the date "JANUARY 21, 2010".

My Commission expires:

川北教326079

Tax Year: 2019
County Name: DESOTO
Name: GARDNER DETRA K
Physical Address: 1975 ENCLAVE CV **Mailing Address:** 1975 ENCLAVE CV
City: SOUTHAVEN **City:** SOUTHAVEN
State: MS **State:** MS
Zip: 386720000

Twn 2	Rng 07	Area 4	Sct 17	Sub 12	Qtr 9	Lot# 00169	Split 00	Receipt #: 2019-47609-0	Land Owner Name: GARDNER DETRA K
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Legal Description: Sec-Twn_Rng: 17-2-07 Acres: .00 Forestry Acres: .00

LAKES OF NICHOLAS SEC F LOT 169

38 X 123 IRR

LAKES OF NICHOLAS SEC F Deed Book: 777 Deed Page: 647 Deed Date: 11-09-2015

District:	True:	Land Value:	Building Value:	Total Value:	Millage Rate:	Gross Tax:
2400	40,000	107,099		147,099		
DIST 2/SOUTHAVEN	Assessed: 4,000	10,710		14,710	.14171	2,084.55

Homestead Credit Amount: 1,062.83

Tax Entities:	Millage:	Tax:	Drainage/Special Taxes:	Tax Amount:
COUNTY TAX:	.04513	663.86	HORN LAKE DRAINAGE DISTRICT	7.80
CITY TAX:	.04373	643.27		
COUNTY SCHOOL TAX:	.05285	777.42		
			Interest:	.00
			Publ. Cost:	.00
			Gross Tax Amount:	2,084.55
			LESS Credit:	1,062.83
			PLUS Spl. Tax:	7.80
			Forestry Tax:	.00
			NET TAX AMOUNT:	1,029.52
TOTAL:	.14171	2,084.55	Penalties/Int.:	.00

Amount Due based on date of: 9/19/2020

Total Amount: 1,029.52

CITY TAXES INCLUDED						Total:	Paid By:
Payment Date:	Taxes:	Special:	Interest:	Fees:	Total:		
01/04/2020	1,021.72	7.80	.00	.00	1,029.52		LERETA-MR COOPER

Total Amount Collected:

1,029.52

TAXES PAID IN FULL

*Taxes due will be considered delinquent on 2/1/2020

BUILDING INFORMATION:

Improvement #	Card #	Description	Year Built	Base Area Footage	Adjusted Area Footage
1	1	RESIDENTIAL	2006	1570	2205
2	1	PATIO CONCRETE	2006	168	168

Search by Location

\$263,120 Est. \$1,205/mo savings
3 Beds | -- Bath | 1,570 Sqft
1975 Enclave Cv, Southaven, MS 38672



\$263,120
3 Beds | -- Bath | 1,570 Sqft
1975 Enclave Cv, Southaven, MS 38672

Request a Free Home Estimate

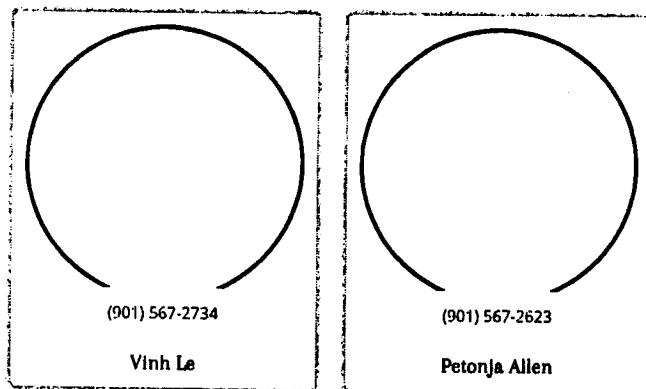
Overview

This Single Family Residence is located at 1975 Enclave Cv, Southaven, MS. The estimated value of this home is currently priced at 263,120, approximately \$167.59 per square foot. This property was originally built in 2006. 1975 Enclave Cv is within the school district Desoto County Schools with nearby schools including Desoto Central Primary School, Desoto Central Middle School, and Desoto Central High School.

Take advantage of your home equity. [Learn More](#)

Call to ask about this home today
(901) 567-2734

Local Experts



Buying a home is a big decision

You don't have to do it alone.

Home Estimate

Real Estate Values

Home Details

- Baths: 0
- Beds: 3
- Exterior finish: --
- Fireplace: --
- Lot size: 4674
- Neighborhood: The Lakes Of Nicholas
- Property type: Single Family Residence
- Year built: 2006
- Exterior Wall: Brick Veneer
- Pool: N
- Sub-division: The Lakes of Nicholas



[Back to Search](#)

2019 Property Tax Statement

Case 3:20-cv-01126-BM Document 3 Filed 10/13/20

Washington County Tax Commissioner

115 Jones St.

PO Box 469

Sandersville, GA 31082

RETURN SERVICE REQUESTED

IN TENT
Seal GA
Property
by George
Dale Mays

MAKE CHECK OR MONEY ORDER PAYABLE TO:

Washington County Tax Commissioner



-----*AUTO**MIXED AADC 373 38 148 7974 1 MB 0.428

MAY GEORGE A AKA MAYS; DALE L MAY &
DETRA K. GARDNER
C/O DOREEN GRAVES
P O BOX 63
SOUTHAVEN, MS 38671

RETURN THIS PORTION WITH PAYMENT

(Interest will be added monthly if not paid by due date)

Jeannette W. Anderson
Washington County Tax Commissioner
115 Jones St.
PO Box 469
Sandersville, GA 31082
taxcomm@washingtoncountyga.gov
Phone: (478) 552-2144 Fax: (478) 552-7485

Tax Payer: MAY GEORGE A AKA MAYS; DALE L MAY &
Map Code: 195 021 REAL
Description: TRACT 4 MAY EST
Location: S BARTOW RD
Bill No: 2019-7360
District: 001 WASHINGTON COUNTY

BILL NUMBER BARCODE

BILL NUMBER: 2019-7360 TOTAL DUE
Page 26 of 27 PageID: 30
703.90

Map: 195 021
Location: S BARTOW RD

Payment Good Through: 12/10/2019
Printed: 08/29/2019

**Georgia law requires all bills be sent to the January 1st owner-if this property has been sold, forward this bill to the new owner. Homestead Exemptions may be applied for in the Tax Assessor's office, 478-552-2937

***Interest and penalties as well as other fees will be applied as prescribed by Georgia law.

**If taxes are to be paid by a mortgage company it is your responsibility to forward this information to them.

Building Value	Land Value	Acres	Fair Market Value	Due Date	Billing Date	Payment Good Through	Exemptions
0	58,400	87.0000	58,400	12/10/2019		12/10/2019	
STATE M&O	58,400.00	23,360.00	0.00	23,360.00	.000	0.00	0.00
COUNTY M&O	58,400.00	23,360.00	0.00	23,360.00	11.497	268.57	0.00
SALES TAX ROLLBACK	58,400.00	23,360.00	0.00	23,360.00	-1.850	0.00	-43.22
SCHOOL M&O	58,400.00	23,360.00	0.00	23,360.00	16.986	396.79	0.00
DEVELOPMENT AUTHORITY	58,400.00	23,360.00	0.00	23,360.00	.500	11.68	0.00
HOSPITAL AUTH	58,400.00	23,360.00	0.00	23,360.00	3.000	70.08	0.00
							703.90



**If a bill is paid by mail and a receipt is desired, please include a stamped self-addressed envelope.

**If paid after the due date, please call our office for the full amount due.

**THIS BILL MAY BE PAID ONLINE AT: www.washingtoncountyga.gov

Current Due	703.90
Penalty	0.00
Interest	0.00
Other Fees	0.00
Previous Payment	0.00
Back Taxes	0.00
	703.90

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

DETRA KATRINE GARDNER (aka MAYS,
CARMICHAEL-Divorced)

(b) County of Residence of First Listed Plaintiff **TARRANT**
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)
PRO-SE

DEFENDANTS

DOUGLAS L. WRIGHT, DOREEN F. GRAVES, DALE L.
MAYS, SARINE (CERENE) CRYSTAL MAYS-JOHNSON,

County of Residence of First Listed Defendant **TARRANT**

NOTE: IN LAND CONDEMNATION CASES USE THE LOCATION OF
THE TRACT OF LAND INVOLVED

Attorneys (If Known)

RECEIVED
OCT 13 2020

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 U.S. Government Plaintiff	<input type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)
<input type="checkbox"/> 2 U.S. Government Defendant	<input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff (For Diversity Cases Only) and One Box for Defendant)

Citizen of This State	<input checked="" type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

110 Insurance	PERSONAL INJURY	PERSONAL INJURY	625 Drug Related Seizure of Property 21 USC 881	422 Appeal 28 USC 158	375 False Claims Act
120 Marine	310 Airplane	365 Personal Injury - Product Liability	690 Other	423 Withdrawal 28 USC 157	376 Qui Tam (31 USC 3729(a))
130 Miller Act	315 Airplane Product Liability	367 Health Care/ Pharmaceutical Personal Injury Product Liability			400 State Reapportionment
140 Negotiable Instrument	320 Assault, Libel & Slander	330 Federal Employers' Liability			410 Antitrust
150 Recovery of Overpayment & Enforcement of Judgment	340 Marine	345 Marine Product Liability			430 Banks and Banking
151 Medicare Act	350 Motor Vehicle	370 Other Fraud		820 Copyrights	450 Commerce
152 Recovery of Defaulted Student Loans (Excludes Veterans)	355 Motor Vehicle	371 Truth in Lending		830 Patent	460 Deportation
153 Recovery of Overpayment of Veteran's Benefits	380 Other Personal Product Liability	380 Other Personal Property Damage		835 Patent - Abbreviated New Drug Application	470 Racketeer Influenced and Corrupt Organizations
160 Stockholders' Suits	360 Other Personal Injury	385 Property Damage Product Liability		840 Trademark	480 Consumer Credit (15 USC 1681 or 1692)
190 Other Contract	362 Personal Injury - Medical Malpractice			880 Defend Trade Secrets Act of 2016	485 Telephone Consumer Protection Act
195 Contract Product Liability					490 Cable/Sat TV
196 Franchise				861 HIA (1395ff)	850 Securities/Commodities/ Exchange
				862 Black Lung (923)	890 Other Statutory Actions
				863 DIWC/DIWW (405(g))	891 Agricultural Acts
				864 SSID Title XVI	893 Environmental Matters
				865 RSI (405(g))	895 Freedom of Information Act
					870 Taxes (U.S. Plaintiff or Defendant)
					871 IRS—Third Party
				26 USC 7609	896 Arbitration
					899 Administrative Procedure Act/Review or Appeal of Agency Decision
					950 Constitutionality of State Statutes

V. ORIGIN (Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from Another District (specify)	<input type="checkbox"/> 6 Multidistrict Litigation - Transfer	<input type="checkbox"/> 8 Multidistrict Litigation - Direct File
---	---	--	---	--	--	---

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

VI. CAUSE OF ACTION

Brief description of cause:

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMANDS

CHECK YES only if demanded in complaint:

JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See Instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

OCTOBER 13, 2020

PRO-SE

Detra Katrine Gardner

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFFP

JUDGE

MAG. JUDGE